

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

| | | |
|--------------------------|---|-------------------|
| In Re: | § | |
| | § | |
| FIGURSKI JR., GARY JAMES | § | Case No. 17-21305 |
| FIGURSKI, DENISE ANN | § | |
| | § | |
| Debtors | § | |

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/18/2017 . The undersigned trustee was appointed on 07/18/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 43,467.51

Funds were disbursed in the following amounts:

| | |
|--|-------|
| Payments made under an interim disbursement | 0.00 |
| Administrative expenses | 0.00 |
| Bank service fees | 76.55 |
| Other payments to creditors | 0.00 |
| Non-estate funds paid to 3 rd Parties | 0.00 |
| Exemptions paid to the debtor | 0.00 |
| Other payments to the debtor | 0.00 |

Leaving a balance on hand of¹ \$ 43,390.96

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/28/2017 and the deadline for filing governmental claims was 12/28/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 5,096.75 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 5,096.75 , for a total compensation of \$ 5,096.75 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 34.92 , for total expenses of \$ 34.92 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/11/2018 By: /s/GINA B. KROL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit A

Case No: 17-21305 JSB Judge: JANET S. BAER
Case Name: FIGURSKI JR., GARY JAMES
FIGURSKI, DENISE ANN
For Period Ending: 09/11/18

Trustee Name: GINA B. KROL
Date Filed (f) or Converted (c): 07/18/17 (f)
341(a) Meeting Date: 08/15/17
Claims Bar Date: 12/28/17

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|---|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) Abandon | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. Single-family home, 32w226 Glos StWayne IL 60184- | 300,000.00 | 0.00 | | 0.00 | FA |
| 2. Timeshare, Myrtle Beach, SC. 2200 North Ocean Blv | 14,413.50 | 0.00 | | 0.00 | FA |
| 3. 2004 Ford F-150 (Fair Condition) mileage: 142,000 | 4,000.00 | 0.00 | | 0.00 | FA |
| 4. 1997 Jeep Cherokee (Low Fair Condition) mileage: 1 | 500.00 | 0.00 | | 0.00 | FA |
| 5. 2013 Lowe SD-190 (Open bow deck boat with trailer) | 14,500.00 | 0.00 | | 0.00 | FA |
| 6. Misc. Household Furnishings | 6,000.00 | 0.00 | | 0.00 | FA |
| 7. Misc. Electronics | 2,000.00 | 0.00 | | 0.00 | FA |
| 8. Misc. Collectible Art | 500.00 | 0.00 | | 0.00 | FA |
| 9. Misc. Sports Equipment | 100.00 | 0.00 | | 0.00 | FA |
| 10. Misc. Necessary Wearing Apparel | 1,500.00 | 0.00 | | 0.00 | FA |
| 11. Misc. Jewelry | 3,200.00 | 0.00 | | 0.00 | FA |
| 12. The Private Bank checking | 1,200.00 | 0.00 | | 0.00 | FA |
| 13. The Private Bank savings | 500.00 | 0.00 | | 0.00 | FA |
| 14. Stock: IBM (16 shares) | 2,462.40 | 0.00 | | 0.00 | FA |
| 15. Financial Account: IRA | 1,350.41 | 0.00 | | 0.00 | FA |
| 16. Education IRA: CollegeBound 529 | 10,852.16 | 10,214.56 | | 11,909.94 | FA |
| 17. Insurance: GlaiC (Term Life Insurance), Beneficiar | 0.00 | 0.00 | | 0.00 | FA |
| 18. INHERITANCE (u) | Unknown | 0.00 | | 11,046.46 | FA |
| 19. Life Insurance (u) | 0.00 | 20,511.11 | | 20,511.11 | FA |

TOTALS (Excluding Unknown Values)

\$363,078.47

\$30,725.67

\$43,467.51

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

INDIVIDUAL ESTATE TRUST FOR RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit A

Case No: 17-21305 JSB Judge: JANET S. BAER
Case Name: FIGURSKI JR., GARY JAMES
FIGURSKI, DENISE ANN

Trustee Name: GINA B. KROL
Date Filed (f) or Converted (c): 07/18/17 (f)
341(a) Meeting Date: 08/15/17
Claims Bar Date: 12/28/17

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee continues to investigate inheritance and seeks additional information
October 10, 2017, 03:54 pm

Trustee received requested accounting. Debtor to receive inheritance.
September 18, 2017, 11:43 am

Docs Received

Debtors sold auto repair business 2 years ago. Trustee requested accounting of sales proceeds. Wife received SSI
settlement. Trustee requested accounting.

Initial Projected Date of Final Report (TFR): 12/31/18 Current Projected Date of Final Report (TFR): 12/31/18

/s/ GINA B. KROL

Date: 09/11/18

GINA B. KROL

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-21305 -JSB
Case Name: FIGURSKI JR., GARY JAMES
FIGURSKI, DENISE ANN
Taxpayer ID No: *****0060
For Period Ending: 09/11/18

Trustee Name: GINA B. KROL
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****8234 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|---|-----------------------------------|--------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
| 06/12/18 | 19 | MetLife PO Box 6100 Scranton, PA 18505 | BALANCE FORWARD Life Insurance | 1229-000 | 20,511.11 | | 0.00 20,511.11 |
| 06/14/18 | 16 | College Bound 529 PO Box 55987 Boston, MA 02205 | Liquidation of Account | 1129-000 | 11,909.94 | | 32,421.05 |
| 07/09/18 | | ASSOCIATED BANK | BANK SERVICE FEE | 2600-000 | | 28.39 | 32,392.66 |
| 08/07/18 | | ASSOCIATED BANK | BANK SERVICE FEE | 2600-000 | | 48.16 | 32,344.50 |
| 08/20/18 | 18 | Estate of Gary Figurski 10 N 815 Lakeside Ct. Elgin, IL 60124 | INHERITANCE | 1229-000 | 11,046.46 | | 43,390.96 |

| | | | |
|------------------------------|--------------------------------|-------------------|---------------------|
| COLUMN TOTALS | 43,467.51 | 76.55 | 43,390.96 |
| Less: Bank Transfers/CD's | 0.00 | 0.00 | |
| Subtotal | 43,467.51 | 76.55 | |
| Less: Payments to Debtors | | 0.00 | |
| Net | 43,467.51 | 76.55 | |
| TOTAL - ALL ACCOUNTS | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| Checking Account - *****8234 | 43,467.51 | 76.55 | 43,390.96 |
| | 43,467.51 | 76.55 | 43,390.96 |
| (Excludes Account Transfers) | (Excludes Payments To Debtors) | | Total Funds On Hand |

Page Subtotals 43,467.51 76.55

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: September 11, 2018

| Case Number: 17-21305 | | Priority Sequence | | | | |
|---------------------------------------|---|-------------------|--|------------------------------------|-------------|-------------|
| Debtor Name: FIGURSKI JR., GARY JAMES | | | | Joint Debtor: FIGURSKI, DENISE ANN | | |
| Code # | Creditor Name & Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
| 001 3110-00 | Cohen & Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602 | Administrative | | \$0.00 | \$3,446.50 | \$3,446.50 |
| 001 3120-00 | Cohen & Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602 | Administrative | | \$0.00 | \$100.62 | \$100.62 |
| 001 2100-00 | Gina B. Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602 | Administrative | | \$0.00 | \$5,096.75 | \$5,096.75 |
| 001 2200-00 | Gina B. Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602 | Administrative | | \$0.00 | \$34.92 | \$34.92 |
| 000001 050 4120-00 | The Huntington National Bank PO Box 89424 Cleveland, OH 44101 | Secured | Trustee filed Motion seeking claim valuation at zero. Order entered valuing claim at zero. | \$0.00 | \$20,080.25 | \$0.00 |
| 000002 070 7100-00 | First Data Global Leasing by American InfoSource LP as agent 4515 N Santa Fe Ave Oklahoma City, OK 73118 | Unsecured | | \$0.00 | \$540.59 | \$540.59 |
| 000003 070 7100-00 | Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 | Unsecured | | \$0.00 | \$10,307.32 | \$10,307.32 |
| 000004 070 7100-00 | Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 | Unsecured | | \$0.00 | \$19,436.17 | \$19,436.17 |
| 000005 070 7100-00 | Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701 | Unsecured | | \$0.00 | \$633.97 | \$633.97 |
| 000006 070 7100-00 | PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 | Unsecured | | \$0.00 | \$11,121.56 | \$11,121.56 |
| 000007 070 7100-00 | PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 | Unsecured | | \$0.00 | \$10,140.36 | \$10,140.36 |

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: September 11, 2018

| Case Number: 17-21305 | | Priority Sequence | | | | |
|---|--|-------------------|-------|------------------------------------|-------------|-------------|
| Debtor Name: FIGURSKI JR., GARY JAMES | | | | Joint Debtor: FIGURSKI, DENISE ANN | | |
| Code # | Creditor Name & Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
| 000008 070 7100-00 | Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (OLD NAVY VISA CARD) POB 41067 Norfolk VA 23541 | Unsecured | | \$0.00 | \$9,023.14 | \$9,023.14 |
| 000009 070 7100-00 | Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788 | Unsecured | | \$0.00 | \$400.91 | \$400.91 |
| Case Totals: | | | | \$0.00 | \$90,363.06 | \$70,282.81 |
| Code #: Trustee's Claim Number, Priority Code, Claim Type | | | | | | |

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-21305

Case Name: FIGURSKI JR., GARY JAMES

FIGURSKI, DENISE ANN

Trustee Name: GINA B. KROL

Balance on hand \$ 43,390.96

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|---|-----------------|--------------------------|------------------|
| Trustee Fees: GINA B. KROL | \$ 5,096.75 | \$ 0.00 | \$ 5,096.75 |
| Trustee Expenses: GINA B. KROL | \$ 34.92 | \$ 0.00 | \$ 34.92 |
| Attorney for Trustee Fees: Cohen & Krol | \$ 3,446.50 | \$ 0.00 | \$ 3,446.50 |
| Other: Cohen & Krol | \$ 100.62 | \$ 0.00 | \$ 100.62 |

Total to be paid for chapter 7 administrative expenses \$ 8,678.79

Remaining Balance \$ 34,712.17

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 61,604.02 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 56.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|---|-------------------------|--------------------------|------------------|
| 000002 | First Data Global Leasing by American InfoSource LP as agent 4515 N Santa Fe Ave Oklahoma City, OK 73118 | \$ 540.59 | \$ 0.00 | \$ 304.61 |
| 000003 | Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 | \$ 10,307.32 | \$ 0.00 | \$ 5,807.89 |
| 000004 | Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 | \$ 19,436.17 | \$ 0.00 | \$ 10,951.75 |
| 000005 | Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701 | \$ 633.97 | \$ 0.00 | \$ 357.22 |
| 000006 | PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 | \$ 11,121.56 | \$ 0.00 | \$ 6,266.69 |

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|--|-------------------------|--------------------------|------------------|
| 000007 | PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 | \$ 10,140.36 | \$ 0.00 | \$ 5,713.81 |
| 000008 | Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (OLD NAVY VISA CARD) POB 41067 Norfolk VA 23541 | \$ 9,023.14 | \$ 0.00 | \$ 5,084.29 |
| 000009 | Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788 | \$ 400.91 | \$ 0.00 | \$ 225.91 |

Total to be paid to timely general unsecured creditors \$ 34,712.17

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE